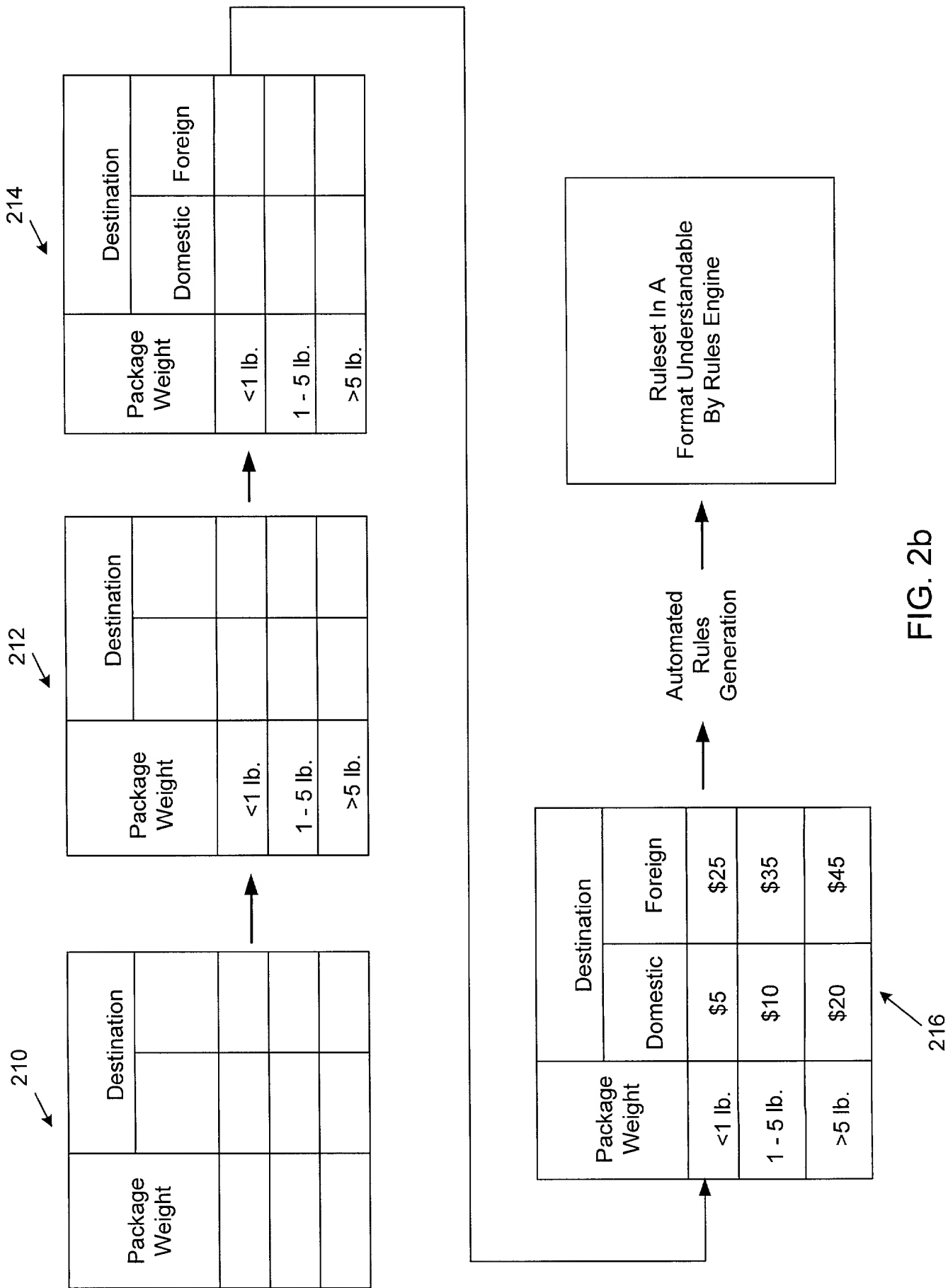


FIG. 1

Diagram illustrating a shipping rate table (200) with columns for PACKAGE WEIGHT and DESTINATION (DOMESTIC, FOREIGN). The table shows rates for three weight categories: <1 lb., 1 - 5 lb., and >5 lb. The rates are \$5, \$10, and \$20 for Domestic, and \$25, \$35, and \$45 for Foreign. A bracket (206) groups the Domestic and Foreign columns. An arrow (202) points to the weight categories, and an arrow (204) points to the destination columns.

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 lb.	\$5	\$25
1 - 5 lb.	\$10	\$35
>5 lb.	\$20	\$45

FIG. 2a



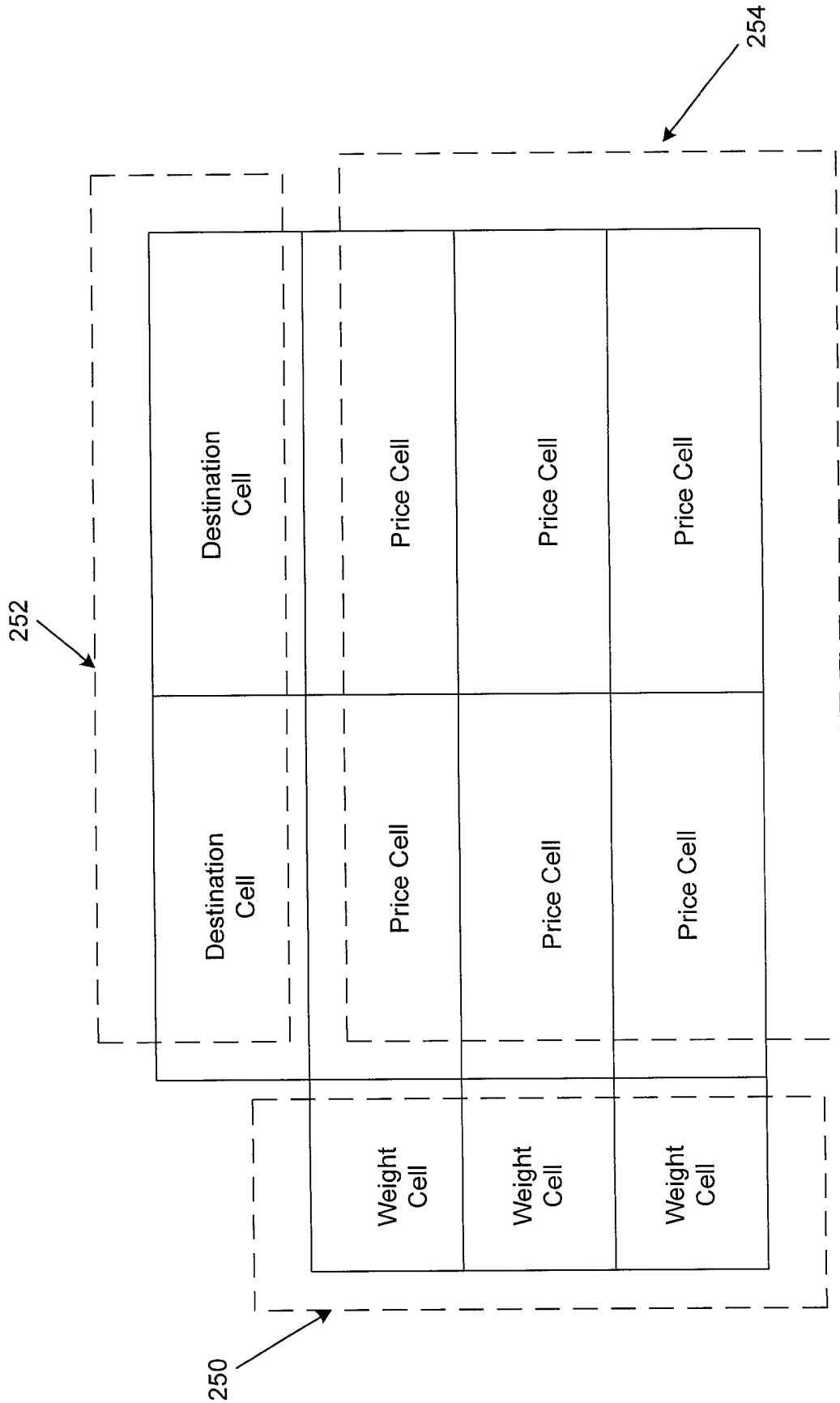


FIG. 2c

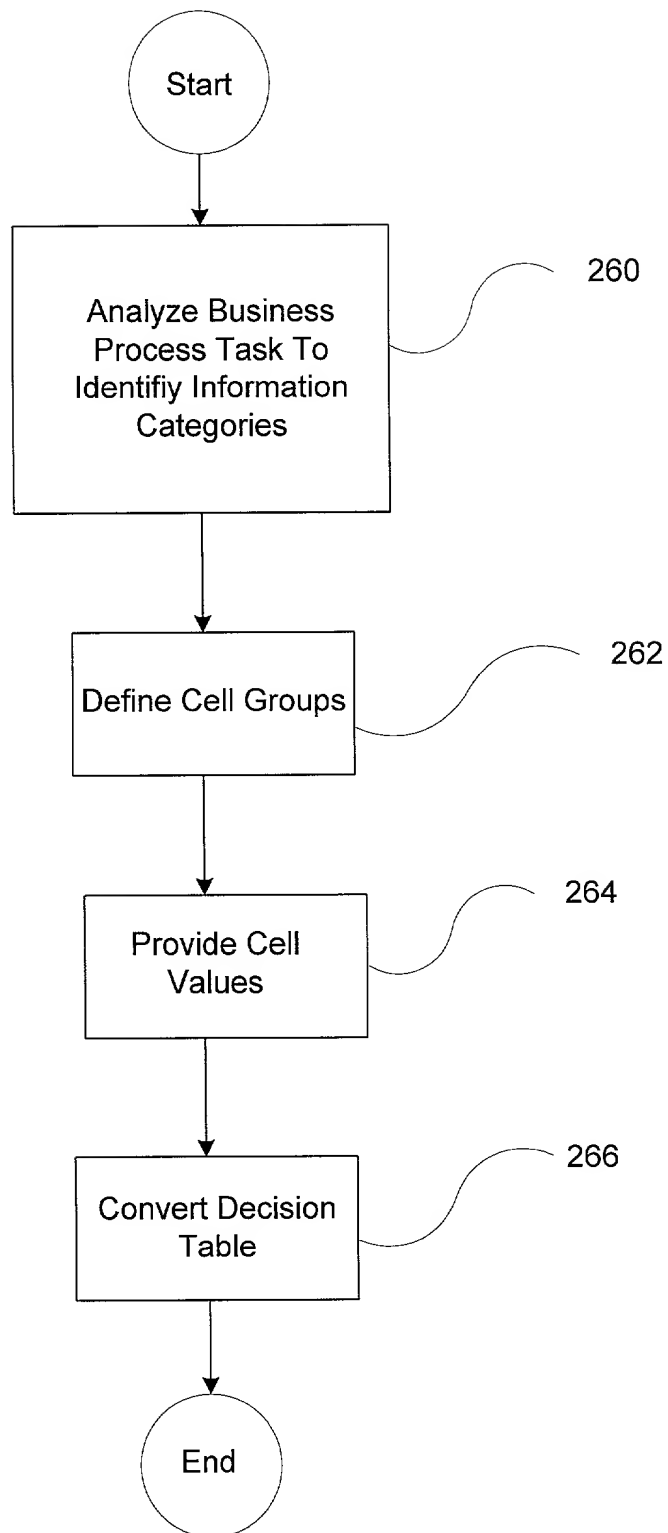


FIG. 2d

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CONDITIONS						
SALARY	HIGH	HIGH	LOW	HIGH	HIGH	LOW
WORK QUANTITY	HIGH	LOW	LOW	LOW	LOW	HIGH
WORK QUALITY	HIGH	HIGH	LOW	LOW	LOW	LOW
PUNCTUALITY	LATE	ON-TIME	EARLY	LATE		
ACTIONS						
EMPLOYEE 1	KEEP	KEEP	FIRE	FIRE	KEEP	KEEP
EMPLOYEE 2	KEEP	FIRE	KEEP	FIRE	FIRE	KEEP
EMPLOYEE 3	KEEP	KEEP	KEEP	FIRE	FIRE	FIRE

FIG. 2f

286

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OR

CREDIT APPLICANTS = "MALE"		T		
CREDIT APPLICANTS = "EMPLOYED"	F		T	T
APPLICANT_SALARY >= MINIMUM SALARY			F	
CREDIT_CARD_STATUS = TRUE		F		T
APPLICANT_HOUSING = "RENTER"		T		

AND

CREDIT_APPLICANT.GENERATE_REJECTION_LETTER

FIG. 2g

Table 1. Demographic characteristics of the study population	
Age (years)	Mean (SD)
18-24	20.5 (2.5)
25-34	29.5 (4.5)
35-44	39.5 (5.5)
45-54	49.5 (6.5)
55-64	59.5 (7.5)
65-74	69.5 (8.5)
75-84	79.5 (9.5)
85-94	89.5 (10.5)
95-104	99.5 (11.5)
105-114	109.5 (12.5)
115-124	119.5 (13.5)
125-134	129.5 (14.5)
135-144	139.5 (15.5)
145-154	149.5 (16.5)
155-164	159.5 (17.5)
165-174	169.5 (18.5)
175-184	179.5 (19.5)
185-194	189.5 (20.5)
195-204	199.5 (21.5)
205-214	209.5 (22.5)
215-224	219.5 (23.5)
225-234	229.5 (24.5)
235-244	239.5 (25.5)
245-254	249.5 (26.5)
255-264	259.5 (27.5)
265-274	269.5 (28.5)
275-284	279.5 (29.5)
285-294	289.5 (30.5)
295-304	299.5 (31.5)
305-314	309.5 (32.5)
315-324	319.5 (33.5)
325-334	329.5 (34.5)
335-344	339.5 (35.5)
345-354	349.5 (36.5)
355-364	359.5 (37.5)
365-374	369.5 (38.5)
375-384	379.5 (39.5)
385-394	389.5 (40.5)
395-404	399.5 (41.5)
405-414	409.5 (42.5)
415-424	419.5 (43.5)
425-434	429.5 (44.5)
435-444	439.5 (45.5)
445-454	449.5 (46.5)
455-464	459.5 (47.5)
465-474	469.5 (48.5)
475-484	479.5 (49.5)
485-494	489.5 (50.5)
495-504	499.5 (51.5)
505-514	509.5 (52.5)
515-524	519.5 (53.5)
525-534	529.5 (54.5)
535-544	539.5 (55.5)
545-554	549.5 (56.5)
555-564	559.5 (57.5)
565-574	569.5 (58.5)
575-584	579.5 (59.5)
585-594	589.5 (60.5)
595-604	599.5 (61.5)
605-614	609.5 (62.5)
615-624	619.5 (63.5)
625-634	629.5 (64.5)
635-644	639.5 (65.5)
645-654	649.5 (66.5)
655-664	659.5 (67.5)
665-674	669.5 (68.5)
675-684	679.5 (69.5)
685-694	689.5 (70.5)
695-704	699.5 (71.5)
705-714	709.5 (72.5)
715-724	719.5 (73.5)
725-734	729.5 (74.5)
735-744	739.5 (75.5)
745-754	749.5 (76.5)
755-764	759.5 (77.5)
765-774	769.5 (78.5)
775-784	779.5 (79.5)
785-794	789.5 (80.5)
795-804	799.5 (81.5)
805-814	809.5 (82.5)
815-824	819.5 (83.5)
825-834	829.5 (84.5)
835-844	839.5 (85.5)
845-854	849.5 (86.5)
855-864	859.5 (87.5)
865-874	869.5 (88.5)
875-884	879.5 (89.5)
885-894	889.5 (90.5)
895-904	899.5 (91.5)
905-914	909.5 (92.5)
915-924	919.5 (93.5)
925-934	929.5 (94.5)
935-944	939.5 (95.5)
945-954	949.5 (96.5)
955-964	959.5 (97.5)
965-974	969.5 (98.5)
975-984	979.5 (99.5)
985-994	989.5 (100.5)
995-1004	999.5 (101.5)
1005-1014	1009.5 (102.5)
1015-1024	1019.5 (103.5)
1025-1034	1029.5 (104.5)
1035-1044	1039.5 (105.5)
1045-1054	1049.5 (106.5)
1055-1064	1059.5 (107.5)
1065-1074	1069.5 (108.5)
1075-1084	1079.5 (109.5)
1085-1094	1089.5 (110.5)
1095-1104	1099.5 (111.5)
1105-1114	1109.5 (112.5)
1115-1124	1119.5 (113.5)
1125-1134	

Total Asset Size	\$250K LOL	\$500K LOL	\$1M LOL	\$2M LOL	\$3 M LOL	\$5M LOL	>\$5M LOL
\$10M-\$25M	.75 * \$1M LOL	.80 * \$1M LOL	\$21K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$25M-\$50M	.75 * \$1M LOL	.80 * \$1M LOL	\$25K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$50M-\$100M	.75 * \$1M LOL	.80 * \$1M LOL	\$29K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$100M - \$150M	.75 * \$1M LOL	.80 * \$1M LOL	\$37K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$150M - \$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$44K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
> \$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$65K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc

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Fig. 2h

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Fig. 2

		Payment Pattern		
Customer Value	Size of Bill	Lackadaisical	Reasonable	Stellar
High	Below average	Lenient	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Moderate	Moderate	Lenient
Medium	Below average	Moderate	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Aggressive	Moderate	Lenient
Low	Below average	Aggressive	Moderate	Lenient
	Similar to average	OCA	Aggressive	Moderate
	Above average	OCA	Aggressive	Aggressive

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295

Fig. 2j

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Number of times late	Total number of days late	Payment Pattern
0		Stellar
1	<= 20	Stellar
	<= 40	Reasonable
	> 40	Lackadaisical
2	<= 30	Reasonable
	> 30	Lackadaisical
3 +		Lackadaisical

Fig. 2K

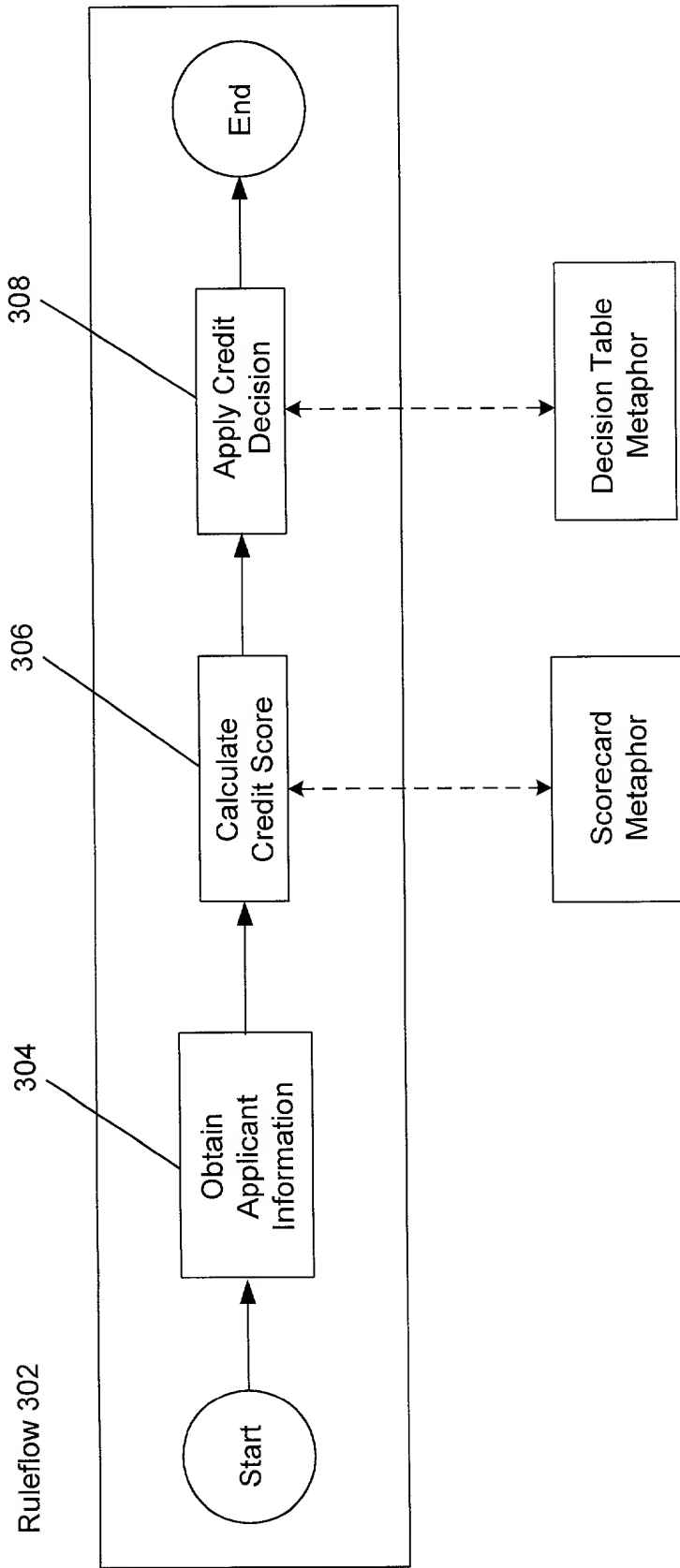


FIG. 3a

Age of Applicant	Under 18 -100 pts.	18 - 25 0 pts.	26 - 31 20 pts.	32 - 40 50 pts.	41 and over 20 pts.
Years on Job	Less Than 1 year 5 pts.	1 - 2 years 20 pts.	Over 2 years 50 pts.		
Major Credit Card	Yes 30 pts.	No 2 pts.			
Own Or Rent	Own Or Buying 70 pts.	Rent 20 pts.	Live With Parents -20 pts.	Other 10 pts.	
Salary	Under 10K/year 5 pts.	10k - 50k Per Year 20 pts.	Over 50k Per Year 50 pts.		

FIG. 3b



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Credit Score	Credit Decision
<100	No
100-150	Yes if applicant is homeowner
>150	Yes

312


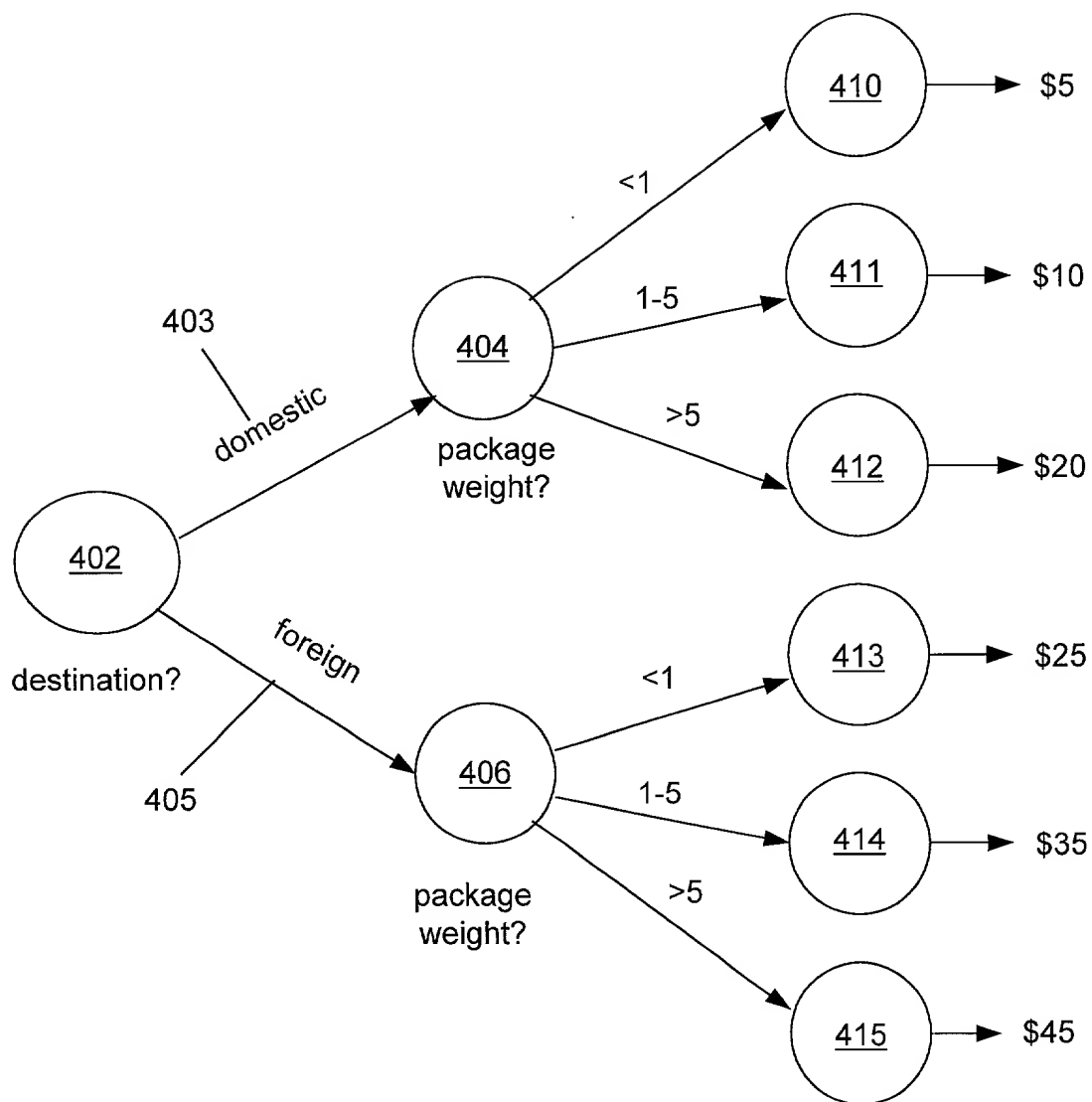


FIG. 3c



400

FIG. 4a

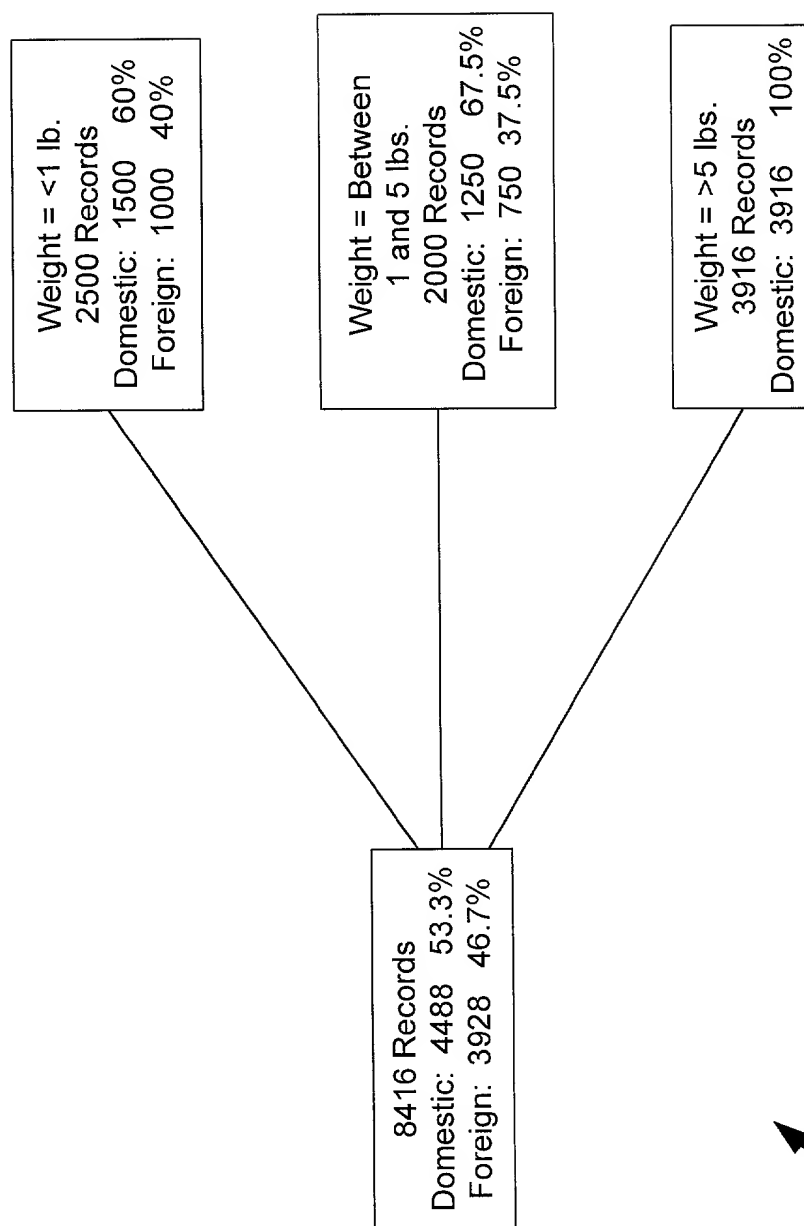
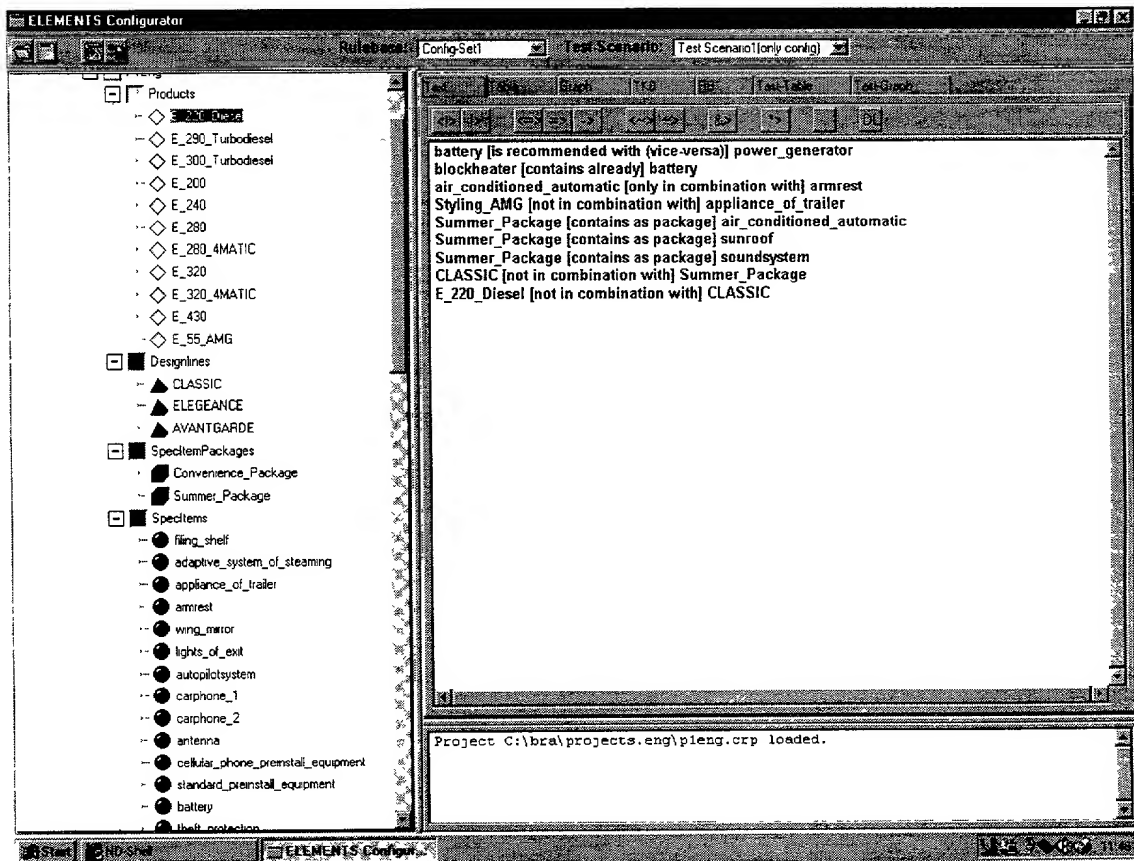


FIG. 4b

Fig. 59



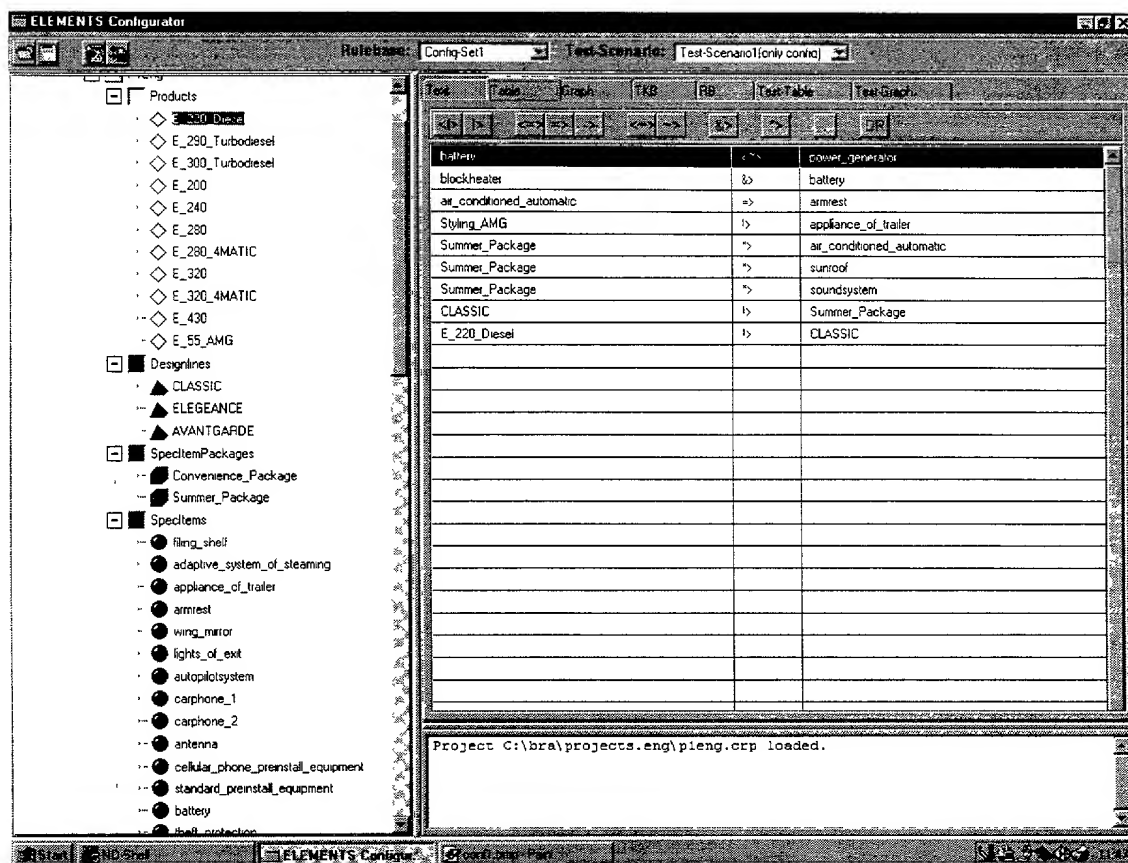


Fig. 5b

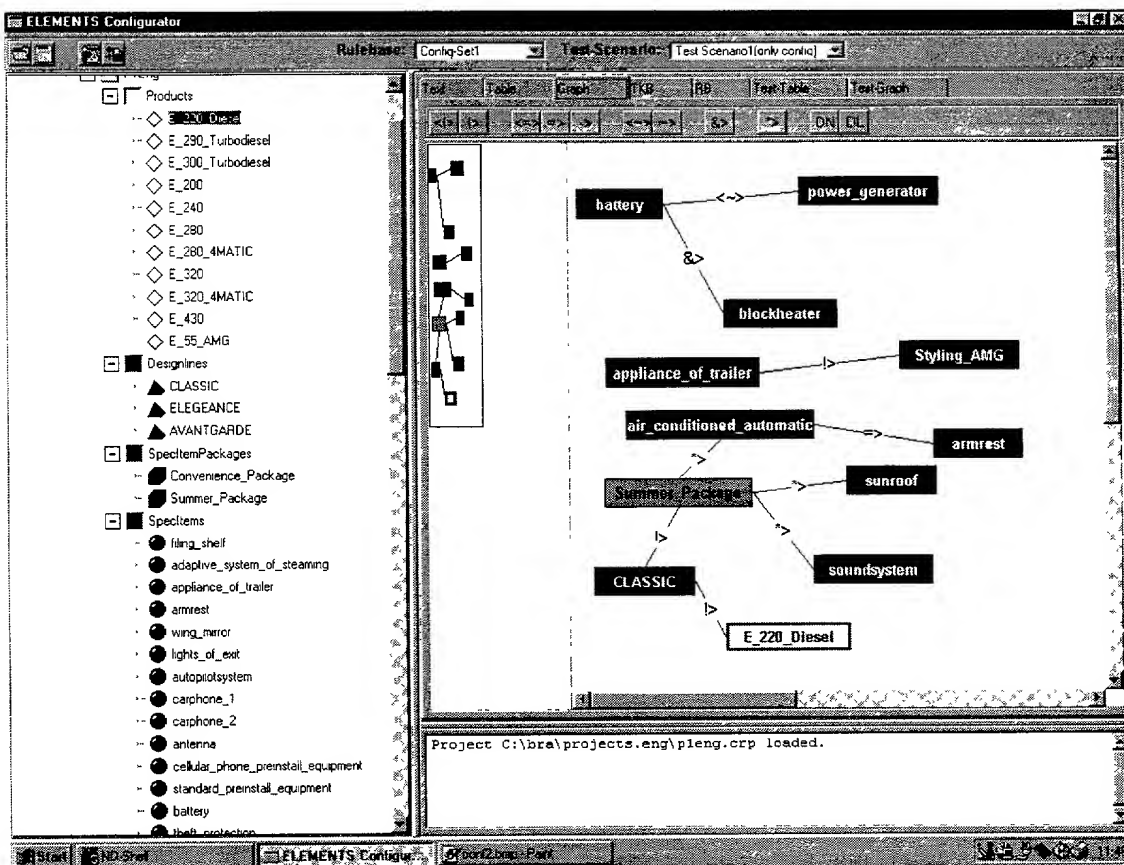


Fig. 5C

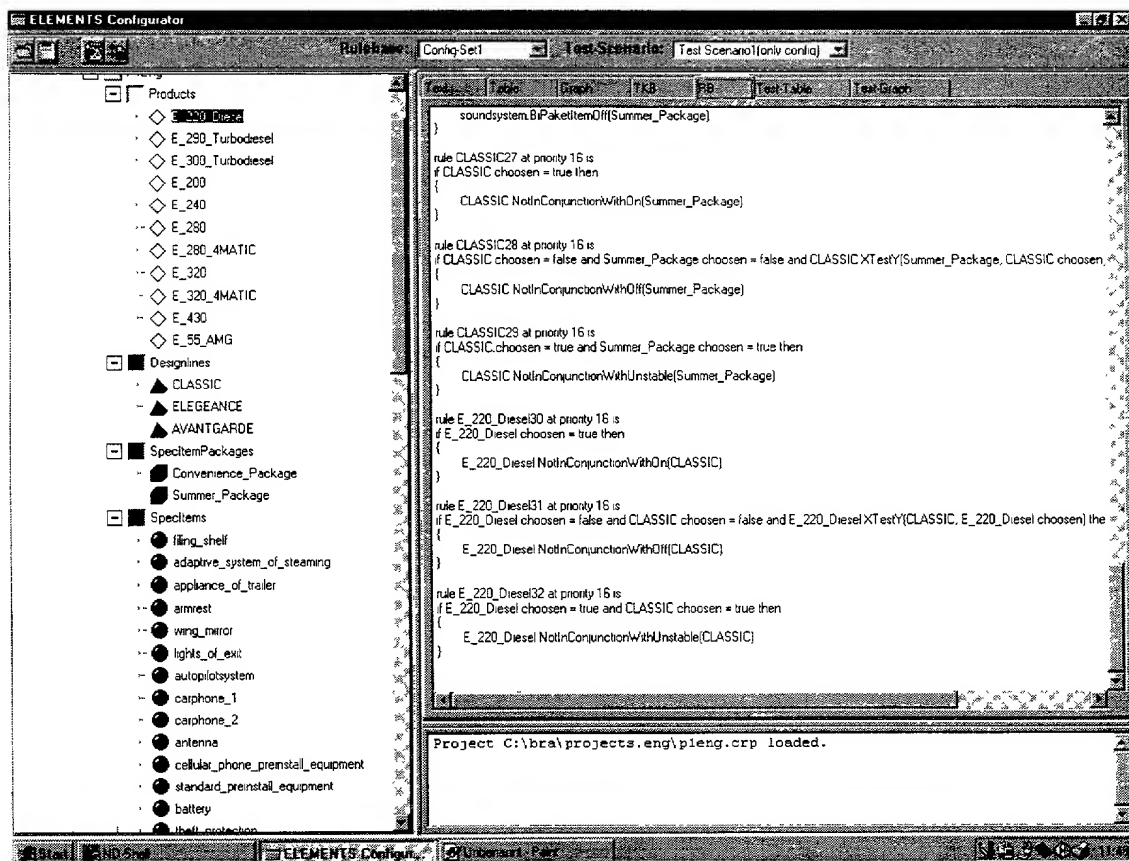


Fig. 5d

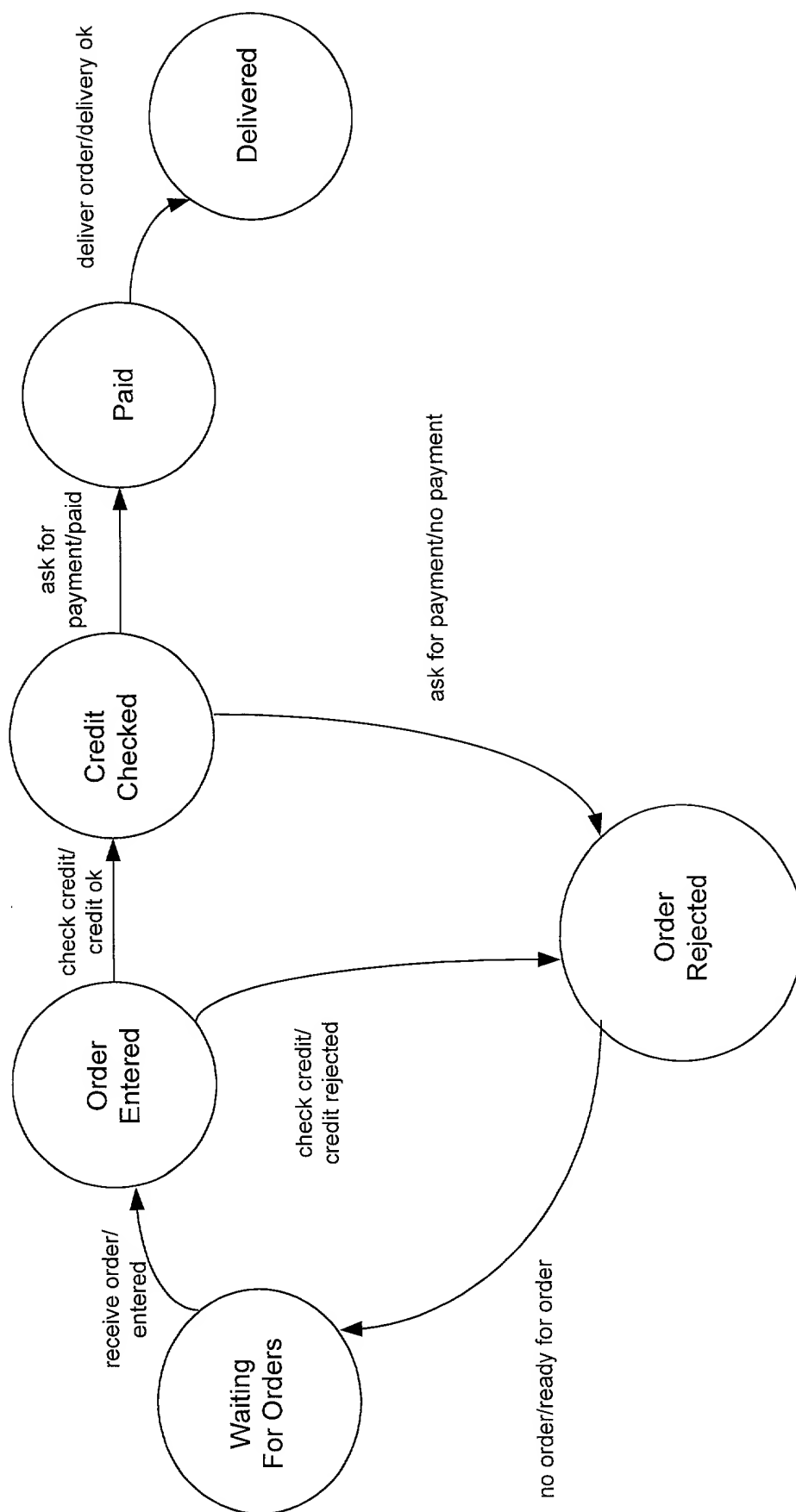


FIG. 6a

stimulus state	get order	check credit	ask for payment	attempt to deliver
waiting for orders	enter order	_____	_____	_____
order entered	_____	if credit, ok, then get payment else reject order	_____	_____
order rejected	_____	_____	_____	_____
credit checked	_____	_____	check for payment	_____
paid	_____	_____	_____	send to delivery specialist
delivered	_____	_____	_____	_____

new state
order entered
credit checked
waiting for orders
paid
delivered
waiting for orders

FIG. 6b

FIG. 6c

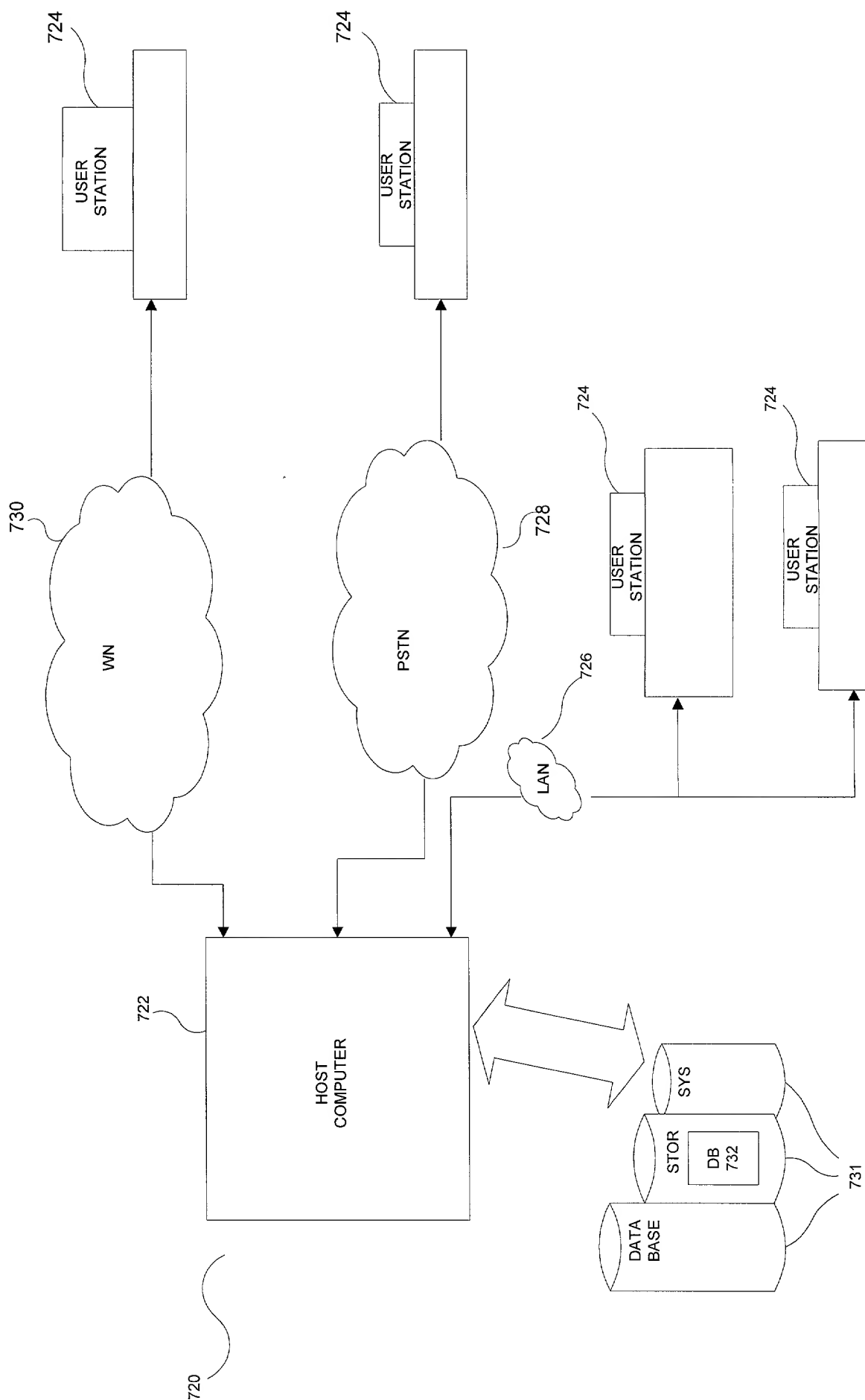


FIG. 7

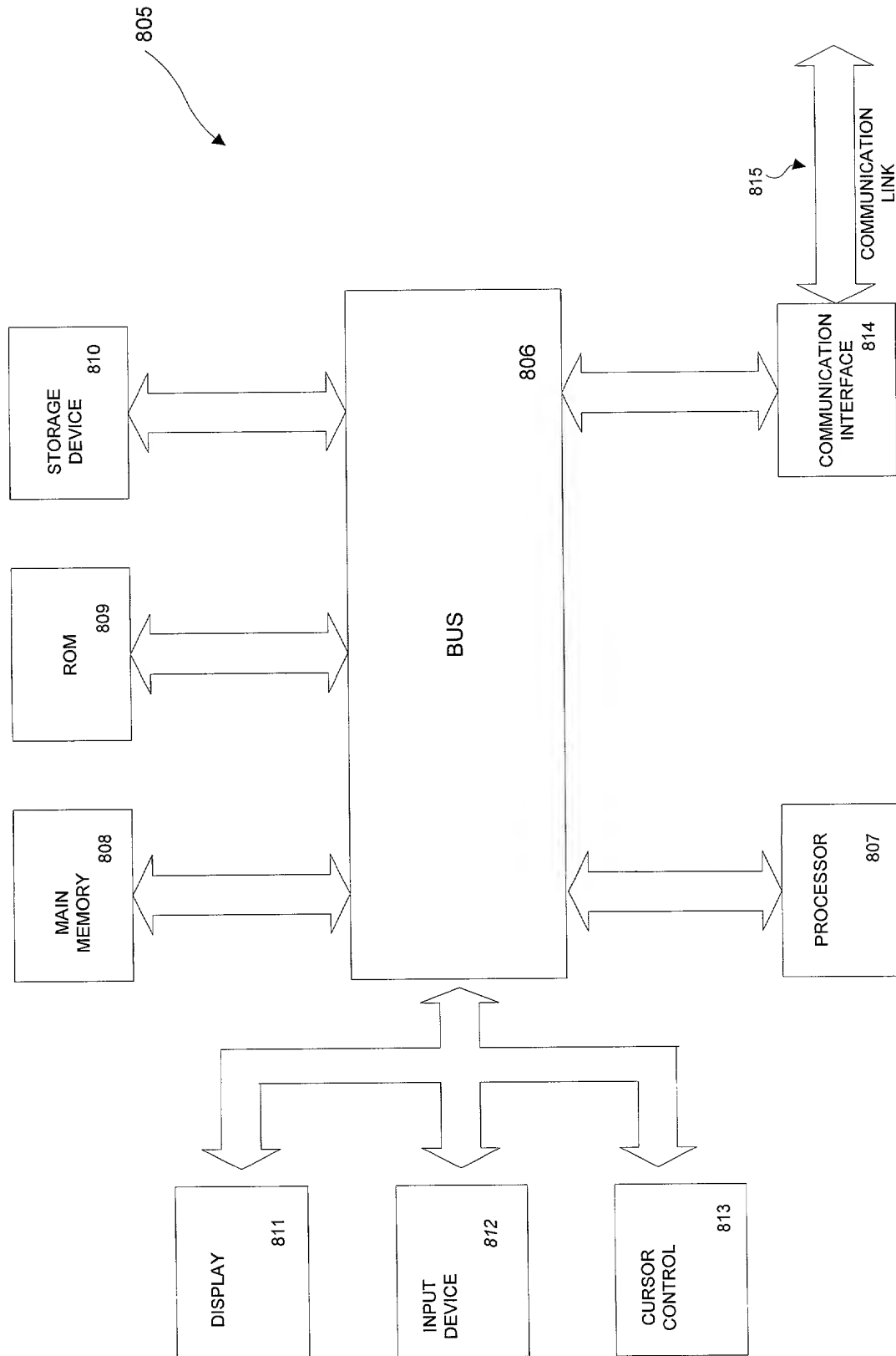


FIG. 8